

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-16646-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Max Luc Picard
11 Albert Drive
Old Bridge, NJ 08857

Sheryl Eileen Picard
11 Albert Drive
Old Bridge, NJ 08857

Social Security No.:
xxx-xx-6013

xxx-xx-7377

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 4/16/18 and a confirmation hearing on such Plan has been scheduled for 6/20/18.

The debtor filed a Modified Plan on 7/11/18 and a confirmation hearing on the Modified Plan is scheduled for 8/15/18. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 12, 2018

JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Max Luc Picard
 Sheryl Eileen Picard
 Debtors

Case No. 18-16646-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Jul 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2018.

db/jdb
 517434484 +Max Luc Picard, Sheryl Eileen Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529
 517434485 Alliance One Receivables, PO Box 11641, Tacoma, WA 98411-6641
 517434486 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 517434486 +Apothaker & Associates, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 517466105 Arrow Financial Services, LLC, Forster Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710
 517434487 +C-Tech, PO Box 402, Mount Sinai, NY 11766-0402
 517456207 +CACH of New Jersey, LLC, c/o Bronson & Migliaccio, LLP, 2200 Fletcher Ave., 5th Flr.,
 Fort Lee, NJ 07024-5005
 517434501 +Capital One Bank, Goldman & Warshaw PC, PO Box 2500, Caldwell, NJ 07007-2500
 517434510 +Capital One Bank, Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr., Ste. 100, POB 1269,
 Mount Laurel, NJ 08054-7269
 517573610 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517434492 Convergent Outsourcing, Inc, PO Box 9004, Renton, WA 98057-9004
 517434494 #+Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
 517434497 EOS CCA, PO Box 329, Norwell, MA 02061-0329
 517434531 +Eder Flag Manufacturing, Vogel and Gast, Esqs, 10 Johnston Road, POB 7067,
 Plainfield, NJ 07069-0799
 517434495 Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 0914, Paramus, NJ 07653-0914
 517434498 +FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433
 517434500 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710)
 517434499 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 517434502 +Green Frazier & Hampton, 4164 N Dupont Highway, Suite 12, Dover, DE 19901-1573
 517434505 James A. West PC, 11111 Harwin Drive, Houston, TX 77072-1612
 517434508 Kenneth G. Timmons, Krevsky, Silber & Bergen, 123 North Union Avenue. Ste. 202, POB 99,
 Cranford, NJ 07016-0099
 517638345 +LARIDIAN FINANCIAL, LLC, C/O FEIN SUCH KAHN & SHEPARD PC, 7 CENTURY DR., SUITE 201,
 PARSIPPANY, NJ 07054-4609
 517434509 +Laridian Consulting, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042
 517434513 NCC, 120 N Keyser Avenue, Scranton, PA 18504-9701
 517434512 Nations Recovery Center, Inc, PO Box 620130, Atlanta, GA 30362-2130
 517434515 +Niagara Credit Solutions, Inc., 1212 Abbot Road, Suite D, Buffalo, NY 14218-1900
 517434516 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
 517633682 +Old Bridge Municipal Utilities Authority, PO Box 1006, Laurence Harbor, NJ 08879-4006
 517434489 +Overlook Hospital, Celentano, Stadmauer & Walentowicz, LLP, 1035 Route 46 East,
 Clifton, NJ 07013-7481
 517434521 PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444
 517434517 Pinnacle Financial Group, 7825 Wahington Avenue S, Suite 410, Minneapolis, MN 55439-2409
 517434518 +Pluese, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
 517456208 +Portfolio Recovery Associates, c/o Apothaker & Assoc., 520 Fellowship road,
 Mt. Laurel, NJ 08054-3407
 517434520 Providian, PO Box 99604, Arlington, TX 76096-9604
 517434522 Public Service Electric & Gas Co, PO Box 163250, Columbus, OH 43216-3250
 517434523 Quill, PO Box 94081, Palatine, IL 60094-4081
 517466106 RAB Performance Recoveries LLC, Eichenbaum & Stylianou, LLC, 10 Forest Avenue,
 PO Box 0914, Paramus, NJ 07653-0914
 517434524 +RMS, 260 E Wentworth Avenue, Saint Paul, MN 55118-3523
 517603898 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 517434526 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 517434527 +State of New Jersey, 25 Market Street, Trenton, NJ 08611-2148
 517434529 TSTS Total Debt Management, Inc, PO Box 6700, Norcross, GA 30091-6700
 517434530 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
 517434532 Washington Mutal, PO Box 99604, TX 76069-9604
 517434533 +Worldzen Collection and Recovery LLC, Dept 718, PO Box 4115, Concord, CA 94524-4115
 517434534 +Yellowbook Sales, c/o Slater & Tengalia Fritz & Hunt, 301 3rd Street,
 Ocean City, NJ 08226-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2018 23:26:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2018 23:25:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517434488 E-mail/Text: bcwrtoff@cablevision.com Jul 12 2018 23:26:54 Cablevision, PO Box 371897,
 Pittsburgh, PA 15250-7897

517434490 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:38 Comenity Capital/Zales,
 Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

District/off: 0312-3

User: admin
Form ID: 186

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Total Noticed: 67

Date Rcvd: Jul 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517434491 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:38 Comenity-Lane Bryant,
PO Box 659728, San Antonio, TX 78265-9728
517434493 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 12 2018 23:26:53
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517434496 E-mail/Text: bknotice@ercbpo.com Jul 12 2018 23:26:05 Enhanced Recovery Corporation,
8014 Bayberry Road, Jacksonville, FL 32256-7412
517434503 +E-mail/Text: bkynotice@harvardcollect.com Jul 12 2018 23:27:06
Harvard Collection Services, Inc, 4839 N Elston Avenue, Chicago, IL 60630-2589
517434504 E-mail/Text: cio.bncmail@irs.gov Jul 12 2018 23:25:13 Internal Service Revenue,
PO Box 7346, Philadelphia, PA 19101-7346
517434506 E-mail/Text: cs.bankruptcy@jmcmbiz.com Jul 12 2018 23:26:55 Joseph Mann & Creed,
PO Box 22253, Beachwood, OH 44122-0253
517434507 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 12 2018 23:24:59 Kohls Payment Center,
P.O. Box 2983, Milwaukee, WI 53201-2983
517584563 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 12 2018 23:30:23 LVNV Funding LLC,
c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
517434511 E-mail/Text: bankruptcydpt@mcmcg.com Jul 12 2018 23:25:57 Midland Credit Management, Inc,
PO Box 60578, Los Angeles, CA 90060-0578
517434514 E-mail/Text: bankruptcydepartment@tsico.com Jul 12 2018 23:26:46 NCO Financial Systems,
PO Box 15740, Wilmington, DE 19850-5740
517434519 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 12 2018 23:42:50
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
517617370 +E-mail/Text: bankruptcy@pseg.com Jul 12 2018 23:24:51 PSE&G, Attn: Bankruptcy,
PO Box 490, Cranford NJ 07016-0490
517581999 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2018 23:25:51
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517572768 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2018 23:25:51
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
517434525 +E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 23:27:04
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517435661 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2018 23:30:16 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517587339 E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 23:27:04
The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517434528 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 186

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Total Noticed: 67

Date Rcvd: Jul 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Max Luc Picard bkwoliver@aol.com,
R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Joint Debtor Sheryl Eileen Picard bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 5